

**Fill in this information to identify the case:**

Debtor 1 RAY TERZICH

Debtor 2 MARY KAY TERZICH  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 18-22260CMB

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: NEW REZ LLC D/B/A SHELLPOINT Court claim no. (if known): 08

Last 4 digits of any number you use to identify the debtor's account 2 9 2 3

Property Address: 1234 POCONO ST  
PITTSBURGH PA 15218

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>0.00</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$937.26

The next postpetition payment is due on

9 / 1 / 2024  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 RAY TERZICH  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 11/27/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RAY TERZICH**  
Name

Case number (if known) **18-22260CMB**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b>				
06/19/2019		PNC BANK NA	REALLOCATION OF CONTINUING DEBT	937.51
07/29/2019	1126873	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,781.63
08/27/2019	1130357	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	906.38
10/24/2019	1136996	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,747.12
11/25/2019	1140219	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	889.97
12/23/2019	1143605	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	889.97
01/28/2020	1147069	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	432.31
08/25/2020	1170199	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	414.09
09/28/2020	1173291	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,724.42
11/24/2020	1179456	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,103.54
12/21/2020	1182400	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,103.12
01/25/2021	1185376	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,102.77
02/22/2021	1188502	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	419.66
03/26/2021	1191800	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,114.45
04/26/2021	1195044	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,124.41
07/26/2021	1204553	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,213.37
08/26/2021	1207682	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	2,007.00
09/24/2021	1210799	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,008.32
11/22/2021	1216908	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,004.52
12/23/2021	1219984	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,011.06
01/26/2022	1223042	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,015.82
03/25/2022	1228880	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,071.88
04/26/2022	1231923	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,095.68
05/25/2022	1234962	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,118.02
06/27/2022	1237988	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	2,277.88
08/24/2022	1243819	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,679.54
09/27/2022	1246689	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	842.12
10/25/2022	1249508	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,319.81
11/23/2022	1252298	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,307.28
12/22/2022	1255048	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	765.43
02/23/2023	1260387	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	2,601.65
04/25/2023	1265979	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,299.90
05/25/2023	1268841	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,307.29
06/26/2023	1271740	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,307.31
07/25/2023	1274493	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,292.27
08/25/2023	1277266	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,292.16
09/26/2023	1280006	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	942.15
11/27/2023	1285385	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,548.13
01/26/2024	1290658	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	360.00
02/26/2024	1293315	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	749.97
04/25/2024	1298619	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	2,576.51
05/29/2024	1301337	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,297.48
06/25/2024	1303865	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,292.17
07/25/2024	1306466	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,292.11
08/26/2024	1309037	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	1,290.69
11/25/2024	1316718	NEW REZ LLC D/B/A SHELLPOINT MORTG,	AMOUNTS DISBURSED TO CREDITOR	4,695.83
				<hr/> 59,574.70

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RAY TERZICH  
MARY KAY TERZICH  
1234 POCONO STREET  
PITTSBURGH, PA 15218

KENNETH STEIDL ESQ  
STEIDL & STEINBERG PC  
436 SEVENTH AVE STE 322  
KOPPERS BUILDING  
PITTSBURGH, PA 15219

NEW REZ LLC D/B/A SHELLPOINT MORTGAGE SVCNG  
C/O SHELLPOINT MORTGAGE SVCNG  
PO BOX 10826  
GREENVILLE, SC 29603-0826

PADGETT LAW GROUP  
6267 OLD WATER OAK RD STE 203  
TALLAHASSEE, FL 32312

11/27/24

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee